

**POLO FIELDS HOMEOWNER'S ASSOCIATION**

**Annual Meeting  
March 11, 2013**

PRESENT: Gary Smith  
Alan McGraw  
Susan Byrne  
James Cordell  
Barb Kaelin

ABSENT: Dan Saldana

The Annual Meeting of the Polo Fields Homeowner's Association was held on Monday, March 11, 2013 at 6:30 p.m. in the dining room of the Polo Fields' Country Club. With the exception of Dan Saldana, all Board Members were present, as well as Richard Hornung, the Association's legal counsel. Also in attendance were Barb Kaelin, the Office Manager for the Homeowner's Association, and Chris Beaven, the off-duty police officer engaged by the Association to patrol the subdivision. It was noted that Elizabeth Jones, who works with Barb Kaelin, was not present as she was in Las Vegas getting married.

A motion to begin the meeting was made by Alan McGraw and seconded by Jim Cordell. Gary Smith, the Association's Chairman, introduced the existing Board Members and mentioned that copies of the Meeting Agenda and 2013 Budget were available by the sign-up sheet on the table located in the Polo Fields' foyer. He also noted that Jerry T. Miller, the District 19 Louisville Metro Councilman, would be joining the meeting a little later in the evening.

Gary indicated that the first order of business was a "State of the Subdivision" address. He noted that it has been 11 months since the Board was voted in by the homeowners. He stated that the newly improved and expanded website contains a recap of the Board's accomplishments during their tenure but that he would be reviewing these accomplishments for the 8 months of 2012 and to date for 2013.

At the August, 2012 homeowners' meeting, the Board expressed their concern over the budget that had been prepared through the end of the year. A special assessment was mentioned as a possibility, due to the anticipated shortage of funds to meet expenses. Gary was pleased to announce that the assessment was not required due primarily to the Boards' efforts to collect past-due homeowners' monthly and annual fees, as well as better management of existing contracts, including renewing the Waste Management garbage pickup contract through 2016 at the current price. From April through December, 2012, \$83,500 in late dues was collected, with another \$17,000 received since January 1, 2013. Other cost-saving measures that have been initiated include eliminating the bank lock-box, where homeowners' payments were previously being received and processed; moving the business office to Simpsonville (a \$3,000 annual savings); and obtaining a \$1,700 refund from the Louisville Water Company. General operating

expenses for this year have also been reduced, and a new contract has been signed with Greenscapes for landscaping and snow removal, when necessary.

Some enhancements over the past year include revamping the website, which is the most cost-effective means of communication. (All attendees at the meeting were encouraged to utilize this site for information and communication purposes.) New professional and prominently-displayed signs have been posted at the subdivisions' entrances stating that Polo Fields is a "no-solicitation" and "deed restricted" community. In addition, 100+ sprinkler heads were replaced throughout the subdivision.

For 2013, a new CPA was hired to prepare the HOA's taxes and audit, and off-duty police officers (Chris Beaven & his wife) have been engaged to periodically patrol for speeders and vandalism. In being proactive regarding a new law that is going into effect soon, mandating HOA's to have a capital expenditure budget, a company has been engaged to perform a capital expenditures' review and give their recommendations on necessary future expenditures. This budget will contain projections for 5 years relating to perceived capital expenses and repairs.

Gary noted that, on the 2013 budget, there is an expense line item of \$10,000 for bad debt. He stated that there are still 126 homeowners (12% of all household) who still have not paid their 2013 dues. This amounts to \$56,700.

As a final comment, Gary informed the audience that Barbara and Elizabeth, who frequently have interaction with upset homeowners, are employees of the HOA and work under the direction of the Board. It was stated that issues which cannot be resolved quickly through the assistance of these employees, can personally be brought before the Board by contacting a member in advance of a regularly scheduled meeting to get on the agenda. It was noted that another avenue for voicing complaints/issues is a portal on the website for this purpose.

In Dan Saldana's absence, Gary recapped the work of the **Maintenance Committee** over the past 11 months. A contract template was created for utilization with all vendors/contractors. New contracts were negotiated with companies which service the Polo Fields, such as Greenscapes, Aquatic Control and Waste Management. A new fountain was installed in the lake in the Meadows. 100+ sprinkler heads were replaced. New swings and mulch were put on the playground. 30 mowings are scheduled this year for the Parks' area and, although in lesser amount than in the past, Christmas lights were installed at the entrances, and the billing for this service was pushed over into 2013.

Jim Cordell was asked to report on the accomplishments of the **Communications' Committee**. He introduced the members of his committee who were present and thanked them for their hard work. Jim noted that the various methods utilized for getting information out to homeowners were through the newsletter, website and welcome packets (for new PF homeowners). He indicated that currently the newsletter is published four times a year in January, April, July and October. It is delivered to each mailbox at a cost of about \$500 per mailing. It is the Committee's goal to move toward

delivering this newsletter every other month and, eventually, on a monthly basis. In order to do this, with little or no additional expense, the Board is seeking newsletter advertisers. Participation by owners of businesses that live in the Polo Fields is encouraged.

In regard to the website, Jim suggested that each homeowner update their profile on the website. He noted that his committee is attempting to develop a database of e-mails for all homeowners as a cheaper and more efficient means of communication. There are three levels of access on the Polo Fields' website: public, members' only, and administrative access (for editing purposes). The covenants and bylaws, specific to each homeowner's particular section of the subdivision, are available for viewing by members.

The welcome packets assist in orienting new homeowners to the Polo Fields subdivision. They contain information sheets, the most recent newsletter, covenants and bylaws, information on how to access the website and gift certificates from area businesses.

Jim noted that he would welcome any individuals who might be interested in serving on the Communications Committee.

Susan Byrne was called upon to give a report from the **Covenants & Architecture Committee**. She thanked the members of her committee for their service and indicated that the goal is to expand her committee to get new members who will represent all sections of the Polo Fields' community. She stated that one of the challenges is that there are 25+ different sections of the Polo Fields, each with their own rules and regulations. She also noted that her committee operates with no budget. Each section's covenants and conditions are on the website, and Susan stated that it is in everyone's best interest to comply with these stipulations. She also stated that soon forms will be available on the website to obtain pre-approval for home improvements and construction projects, such as decks, fences, additions, etc. She reminded everyone that the Board must give their approval before any home improvements begin.

Alan McGraw was asked to give a report of the **Finance Committee**. Alan said that the primary goal of his Committee last year was to avoid an assessment. Consequently, there was no mulch replacement or flowers and Christmas lights were scaled back. He noted that these embellishments will be commenced again in 2013.

Chris Beaven, the subdivision's temporary police officer, was introduced. It was stated that he and his wife will be patrolling the neighborhood at random at least once a month to catch speeders and vandals. Chris said that he wrote 17 speeding tickets during his most recent assignment. Many of the homeowners in attendance thanked Chris for his efforts.

Copies of the 2013 budget were made available to those in attendance. Alan said he would not go through this report, line by line, but would be happy to answer questions about any information contained in it. He stated that the projected income for 2013 is \$455,250 but that 129 people had not paid their dues for this year. Although this number

represents 12% of the existing households, progress is being shown as historically delinquent non-payers was 25%-30%. The goal before year-end 2013 is to have that percentage down to 5% - 6%.

Alan stated that the largest expense categories are landscaping, snow removal (when accumulation is 2" or above), utilities and payroll expenses (Barbara and Elizabeth). It was noted that when ice is on the roads, only the high points, such as hills, are lined with salt, and the goal is to have the salt out by no later than 6:00 a.m.

**Jerry Miller**, the district's Councilman, was introduced as a special visitor. When questioned about the timing for fixing the roads in the Polo Fields, Jerry remarked that Flat Rock, Long Run and Aiken have already been paved. He stated that as soon as the asphalt plants open in about a month, pre-work preparation will begin and then asphalt will be laid on Polo Fields Lane. Although Jerry stated that he hoped that part of Crosstimbers would be paved, he could not commit that this would be accomplished in 2013. He remarked that it costs \$75,000 per mile to pave streets and that is without any base failures. Someone in the audience questioned about finalizing the roads in the Meadows in light of the development company going under. Jerry indicated that Sections 2 & 3 are targeted for this year, with Dominion Homes contributing \$20,000, Your Community Bank contributing \$50,000 and Metro Council providing some amount.

Jerry remarked about the 100 mile loop around Louisville for walkers and bikers. He commented on the status of Beckley Creek Park, in which the roads and bike paths have been completed. By 2014, this 20 mile section will be extended to Seatonville Road. He also mentioned that the Middletown/Eastwood Trail final plan should be ready by May or early June and money for the design/drawings has already been allocated. He said it is the plan to try to save the old, historical bridge in the area across from Valhalla Golf Course as a part of this trail.

Other planned and/or proposed area developments include a 10,000 square foot IGA grocery store at the corner of S. Beckley Station Road and Shelbyville beside Oaklawn. Jerry noted that work has already begun on this store which is owned by Houchins Grocery and will contain gas pumps.

Jerry said that there is meeting on 3/27/13 at 7:00 p.m. at the Recreation Hall at the Eastwood Bypass to discuss the feasibility of an Eastwood Market & Café to be located on the Flat Rock and Shelbyville Road property owned by Blacketer. Blacketer wants to secure an anchor tenant before proceeding with plans for a possible strip center, which was in the discussion and development stages before the economy took a downturn.

Another significant area transaction includes Thornton's buying the King Southern Bank at Shelbyville Road and Beckley Station Road to build a larger facility.

Jerry was asked to comment on the issue of sidewalks in Chatum Park. He noted that in 2009, the rules changed regarding the responsibility of Metro Government for repairing sidewalks. He stated that they must be within code or Metro won't accept responsibility.

As far as Chatum Park is concerned, the sidewalks have been a continuing issue in meeting ADA (Americans with Disabilities Act) requirements. Susan Byrne said there has been some progress, and Richard Miles (the builder of that section) seems to be concerned and willing to help fix the problem.

Jerry requested that anyone interested in signing up for his newsletter, go to his website at Jerry4U.com

Gary indicated that the next order of business was to vote for new Board Members. He stated that the Board decided to increase its size by two new members to a total of seven. Also, two existing Board members are required, per the By-Laws, to come off. Dan Saldana chose not to run for re-election, so one more member will relinquish his/her position. There were five names submitted to be considered as Board Members, four of whom were present and gave a synopsis of their background and qualifications. (Eddie Cassin was unable to be present but a friend spoke briefly on his behalf). The other candidates were: Joseph Schweinhart; Bryan Patterson; Curtis Snively; Michael Waterman; and John Winkler. Joseph Schweinhart was City Manager for 10 years for the City of Hurstbourne. He is retired and has been living in the Polo Fields for nine months. Bryan Patterson moved to the Polo Fields in August, 2012 but was a former Board Member of another homeowner's association. He is a Project Manger and financial analyst for GE. Curtis Snively has been living in Chatum Park since 2010 and works for a major healthcare insurance company. He also worked for 9 ½ years in the collections area of a bank and has mortgage industry and real estate experience. Michael Waterman has been living in the Ball Homes section for 9 years and is a Division Director for Kentucky One Health. He is an industrial engineer and was formerly a director of purchasing at Jewish. John Winkler has lived in the Polo Fields for 16 years and works for the Sam Swope Auto Group.

The new Board Members voted in were Joseph Schweinhart, Bryan Patterson, Michael Waterman and John Winkler.

It was commented by Gary that those candidates not elected as Board Members be slotted as alternates. This recommendation is based on the assumption that some Board Members might relinquish their positions some time during the year and that having alternates would make the transition easier than trying to have another election.

Roger Behling of OB Sports was called upon to discuss the Polo Fields Country Club. He noted that an architect is working on renderings for possible expansion of the pool and that this project is on OB Sports' capital improvement list for this year. He also stated that they are now getting the golf course ready for spring.

The next item on the agenda was a Question & Answer session. Street parking was discussed in detail as a recurring issue and Chris Beaven was asked the best way to enforce this problem. He indicated that, although an issue, parking on the streets is not an issue unless the car is within 4 feet of a stop sign or fire hydrant. He stated that he could issue tickets for parking facing the wrong direction. Cars parked across a

sidewalk, blocking walkers/bikers, was also discussed, but Chris said it is not illegal as long as 2 wheels are not on the sidewalk. Other questions related to basketball goals in the street, which is technically not illegal and the Board's enforcement of routine maintenance on vacant lots.

David Greenberg's repayment to himself of a substantial personal loan to the HOA was brought up, but it was noted that investigation into this issue is still on-going. Alan stated that there is a meeting scheduled on March 20 with David and his attorney and more information will be available following that meeting.

A motion was made by Susan to adjourn the meeting which was seconded by Gary. The meeting was adjourned at approximately 8:15 p.m

Respectfully submitted,

Karen McGraw